

**Amendment Offered by Mr. Frank of  
Massachusetts**

**To the Amendment in the Nature of a  
Substitute Offered by Mr. Oxley**

Page 57, line 21, insert "the name, address, and business telephone number of the person who prepared the communication and" after "disclose to the consumer".

Page 58, after line 2, insert the following new paragraph (and redesignate the subsequent paragraph accordingly):

1           “(3) REINVESTIGATION OF DISPUTED INFORMA-  
2           TION.—

3           “(A) IN GENERAL.—No provision of this  
4           subsection or subsection (d)(2)(D) shall be con-  
5           strued as exempting any person who prepares a  
6           communication described in paragraph (1) from  
7           the requirements under section 611(a) to re-  
8           investigate the completeness or accuracy of in-  
9           formation included in the communication that  
10          is disputed by the consumer, except that the  
11          written notice required under paragraph (6) of



1           such section of the results of the reinvestigation  
2           shall be provided by the person conducting the  
3           reinvestigation to the employer who received the  
4           communication and a summary containing the  
5           nature and substance of the results of the re-  
6           investigation shall be provided to the consumer.  
7           “(B) REASONABLE TIME FOR REINVESTIGATION.—Notwithstanding section 611, any  
8           reinvestigation conducted pursuant to this para-  
9           graph shall be completed in a reasonable period  
10          of time.  
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